

Savvy Senior – December Articles

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Savvy Senior

Hearing Aid Assistance for Seniors in Need

Unfortunately, there are millions of U.S. seniors with hearing loss that go without needed hearing aids because they simply can't afford them. Digital hearing aids are expensive, typically costing between \$1,000 and \$3,000 per ear, and most insurance companies including Medicare don't cover them.

But there's good news! Today, there are a number of organizations that offer hearing aid assistance programs to help those in need. Most programs have income requirements that you'll need to meet to be eligible, and they all require a hearing evaluation by an audiologist, which in most cases you'll have to pay for yourself. Here's where to look for help.

Lions Affordable Hearing Aid Project

Provided by the Lions Clubs International Foundation and offered through many local Lions clubs throughout the U.S., this program provides the opportunity to purchase new, behind-the-ear, digital hearing aids manufactured by Rexton, for \$200 per aid. To be eligible, most clubs will require your income to be below 200 percent of the federal poverty level, which is less than \$21,660 (or \$29,140 for a family of two) in 2009. Contact your local Lions club to see if they participate in this project. To reach your local club, visit *LionsClubs.org* or call 800-747-4448 to get the number to your state Lions Club office, which can refer you to your community representative.

Help America Hear Program

Provided by the Foundation for Sight & Sound and the EarQ Group, this program provides free, digital hearing aids to individuals making less than \$25,000 per year. All applicants must be referred by an EarQ hearing professional (call 866-432-7500 or see *EarQ.com* to find one) and pay a \$75 non-refundable application fee. Visit *FoundationForSightandSound.org* or call 631-366-3461 for more information.

HearNow

A national non-profit program and part of the Starkey Hearing Foundation, HearNow provides new digital hearing aids to those in need, for practically free. Your only costs are a hearing test by an audiologist and an application fee of \$100 (\$200 if you're requesting two hearing aids). To be eligible in the lower 48 states, your income must be under \$18,403 (or \$24,675 as a couple) with limited assets. To learn more call 800-328-8602, or visit *Sotheworldmayhear.org/hearnow* where you can download an application.

Sertoma

This is a civic service organization that has over 600 clubs nationwide, some of which collect used hearing aids, have them refurbished, and distribute them to local, low-income seniors in need. Call 816-333-8300 or visit *Sertoma.org* to locate a club in your area. Next month, Sertoma is also launching Hearing Charities of America (*HearingCharities.org*), an affiliate program that provides hearing aids to those in need who don't live near a participating club.

Audient Program

This nonprofit service helps people purchase new, digital hearing aids at discounts ranging between 30 and 75 percent. To be eligible, your income must be no higher than \$27,075, or \$36,425 for a family of two (the guidelines in Hawaii and Alaska are higher). Assets are not considered. Go to *AudientAlliance.org* or call 877-283-4368 for more information.

Travelers Protective Association of America

They offer a scholarship trust fund to help pay for hearing aids to those who need assistance. There are no income or asset qualifications. Applications must be received each year by March 1. To download an application, visit *www.tpahq.org* or call 314-371-0533.

Local Organizations

Depending on where you live, other hearing aid assistance programs may be available to you. Check with your Area Aging Agency (call 800-677-1116 to get your local number) or your state assistive technologies director (see *www.ataporg.org* for contact info.) to find out if there are any city, county or state programs or local nonprofits that can help. Also check the local chapters of service groups such as Kiwanis, Knights of Columbus, Masons, Optimists, Elks, Easter Seals, United Way and Quota International. They, too, may offer assistance.

Savvy Tip: The Better Hearing Institute offers a comprehensive listing of hearing aid financial resources at *BetterHearing.org* - click on "Resources," then on "Financial Assistance."

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC *Today* show and author of "*The Savvy Senior*" book.

Savvy Senior

How to Guard Against Medicare Fraud

Medicare fraud has been a big problem for many years, but because of the national health care debate going on right now it has gotten a lot more attention lately.

It's estimated that Medicare fraud cost taxpayers a staggering \$60 billion a year, making it one of the most profitable crimes in America. In a nut shell, Medicare fraud happens when Medicare is purposely billed by greedy doctors, shady health care providers or scam artists for services or supplies that were never provided or received. While there are many types of Medicare fraud, one of the most common schemes is phony billing for

durable medical equipment such as wheelchairs, walkers, orthopedic braces, oxygen generators, breathing machines, air mattresses and more.

What You Can Do

The best way for you to spot Medicare fraud is to review your Medicare Summary Notices (MSN) or your Explanation of Medicare Benefits (EOMB) whenever you get them. Be on the lookout for things like charges for medical services or equipment you didn't get, dates of services and charges that look unfamiliar, or if you were billed for the same thing twice. See [Medicare.gov/basics/SummaryNotice.asp](https://www.medicare.gov/basics/SummaryNotice.asp) for help on reading your MSN.

If you do spot any unusual or questionable charges, your first step is to contact your doctor or health care provider. The charge may just be a simple billing error. If, however, you can't resolve the problem with the provider, your next step is to report the questionable charges to Medicare at 800-633-4227. And if you suspect fraud, contact the Department of Health and Human Services Office of Inspector General Fraud hotline at 800-447-8477. It's also a good idea to report it to the Federal Trade Commission's ID Theft hotline at 877-438-4338.

When you call, have the MSN or EOMB with the questionable charges handy because you'll need to give them: your Medicare card number; the physician, supplier, and/or facility name where the service was supposedly provided; the date the service was rendered; the payment amount approved and paid by Medicare; as well as the reason you think Medicare shouldn't have paid. And as an incentive, if the suspicious activity you report turns out to be fraud, you may be eligible for a reward of up to \$1,000.

How to Protect Yourself

The U.S. Department of Health and Human Services and the U.S. Department of Justice also offers a variety of tips to help you protect yourself from becoming a victim of Medicare fraud, including:

- Guard your Medicare and Social Security numbers. Treat them like you would treat your credit cards. If your Medicare card is lost or stolen, report it immediately to Social Security (800-772-1213) who will send you a replacement.
- Be suspicious of anyone who offers you free medical equipment or services and then requests your Medicare number.
- Don't let anyone borrow or pay to use your Medicare ID card.
- Walk away if people approach you in parking lots, shopping centers, or other public areas and offer free services, groceries, transportation, or other items in exchange for your Medicare number.
- Hang up the phone if someone calls you claiming to be conducting a health survey and asks for Medicare number.
- Don't give your information to telephone marketers who claim to be from Medicare or Social Security asking for payment over the phone or Internet.

Savvy Tips: If you could use some extra help identifying or reporting Medicare fraud or resolving your Medicare billing errors, contact your state SMP program (formerly called

Senior Medicare Patrol) which provides free one-on-one counseling and assistance. Visit www.smpresource.org or call 877-808-2468 for contact information. And for more tips and information on Medicare fraud visit StopMedicareFraud.gov.

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How to Make Home a Safer Place for Seniors

According to a recent AARP survey, 86 percent of seniors want to stay living in their own home as long as they’re physically capable. But for many seniors in their 70’s and beyond, staying put can present some real safety challenges.

Every year in the U.S. about 7,000 elderly people die in home-related accidents, and millions are seriously injured. Falls are the leading cause of injuries, but the elderly are also at risk for being burned by the stove or scalded by hot water. To help make your home a safer, more age-friendly place to live, here are some tips and resources that can help.

Get Informed

Your first step is to learn where the potential hazards lie in your house and what you can do to reduce them. A good place to do this is at the Home Safety Council’s Web site (www.mysafehome.net) where you can take a house tour that points out the possible dangers room-by-room. Many of the changes the site suggests are simple and inexpensive, like removing clutter and throw rugs to avoid tripping, installing brighter bulbs in existing light fixtures to improve vision and adding grab bars to the bathroom for support.

Get an Assessment

If you have medical issues like chronic arthritis or poor vision, ask your doctor to prescribe a home evaluation by an occupational therapist who specializes in home modifications. They can analyze the potential challenges and shortcomings of your home to come up with a plan that you, a handyman or a contractor can easily follow. Many health insurance providers, including Medicare, will pay for a home assessment. However, they will not cover the physical upgrades to the home.

Another option is to contact your nearby independent living center (see www.ilru.org). These are nonprofit centers that provide information on home modifications and assistive living equipment, and many even offer free or low-cost home assessments.

Ways to Pay

If you need or want to make substantial changes to your home, but don’t have the cash to pay for them, you should consider taking out a home equity loan. Another possibility is a reverse mortgage. Available to people over 62, a reverse mortgage will let you convert the equity in your home into cash that doesn’t have to be paid back as long as you’re living there. But the fees can be substantial, so be sure to speak with a financial planner

before taking out this type of mortgage. For information on ways you can tap into your home equity, go to www.longtermcare.gov, a site run by the Department of Health and Human Services.

If you happen to have long-term care insurance, you should call your insurance agent and ask whether home modifications are covered under your plan and what documentation you need to be reimbursed. A policy will not pay for upgrades if you are still healthy.

If funds are scarce, contact the Area Agency on Aging (call 800-677-1116 or visit www.eldercare.gov to find your local office) and inquire about home modification loans and services available to seniors. Many state and local communities have low or no-interest loans, tax credits or other programs to those with low or moderate incomes.

In addition, get in touch with Rebuilding Together (www.rebuildingtogether.org, 800-473-4229), a national nonprofit organization that repairs and modifies homes of older, low-income homeowners to help them age in place.

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What You Should Know About Herbal Supplements

Herbal supplements have become increasingly popular over the past few years, as millions of seniors are looking for natural and more affordable ways to improve their health.

While herbal remedies have been used for centuries to treat a variety of ills, it’s important to know that some herbs can actually be harmful to your health and many don’t do what they claim to do. Herbs can also cause a large number of side effects and drug interactions, so it’s very important to talk with your doctor before you decide to try one.

Do They Work?

Since they are unregulated by the FDA, there are lots of ongoing clinical trials being conducted to determine the effectiveness and safety of herbal supplements. Here’s what we know so far on some of the top-selling herbs.

Ginkgo biloba: Primarily taken to boost memory and help prevent Alzheimer’s disease, this is one of the most popular supplements sold to older Americans. However, in a recent six-year clinical trial (Ginkgo Evaluation of Memory study) of 3,000 participants, age 75 or older, they found ginkgo to be ineffective at decreasing Alzheimer’s and other dementias. If you’d like to try it, be aware that it can raise your risk of bleeding when combined with anti-blood-clotting medications. It can also counteract the blood pressure lowering effect of thiazide diuretic drugs and can interfere with anti-seizure medications.

Garlic: Marketed as a pill, capsule or powder, garlic supplements are considered to be effective at modestly lowering blood pressure and cholesterol. It should not, however, be

taken if you're taking anti-clotting medications like aspirin, warfarin (Coumadin) and clopidogrel (Plavix).

Ginseng: Taken to boost energy, increase sex drive, prolong life and improve appetite. To date, research is not conclusive enough to prove or disprove its health claims. If you have heart disease, diabetes, high blood pressure or are taking an anti-clotting medication, you should not use it.

Saw palmetto: Used to treat the symptoms of an enlarged prostate, also known as benign prostate hyperplasia (BPH). Although it's safe and has few side effects, a 2006 study published in The New England Journal of Medicine found it to be no more effective than a placebo.

St. John's wort: Taken as a treatment for mild depression, there is scientific evidence that shows it can work. It should not, however, be taken if you are on any antidepressants or anti-clotting drugs. And if you're taking other medications, be sure you check with your doctor or pharmacist first because it can cause serious side effects and increase or decrease the potency of many medications.

Echinacea: Used to boost immunity as well as prevent and treat the common cold, study results are mixed on its effectiveness. Some studies indicate that it doesn't help to prevent colds or other infections, but it may be beneficial in treating upper respiratory infections. There's no harm in trying it unless you're allergic to ragweed or have an autoimmune disorder. Echinacea should not be taken long-term.

Kava: Used to curb anxiety and stress, the FDA issued a warning in 2002 that kava supplements can cause severe liver damage. No one should use it.

Valerian: Taken for anxiety and insomnia, research suggests it may be effective in helping you fall asleep, however, the jury's still out on how it helps with anxiety. It's also safe to use for short periods of time – 4-to-6 weeks.

To get more information on these and many other herbs, visit the National Center for Complementary and Alternative Medicine at www.nccam.nih.gov/health/herbsataglance.htm. Or call 888-644-6226 and order their free booklet "Herbs at a Glance: A Quick Guide to Herbal Supplements," that features 42 herbs.

Dietary Supplements

Three other natural products that are extremely popular among seniors today are fish oil, glucosamine and chondroitin, all of which fall into the dietary (not herbal) supplement category. Fish oil (omega 3) is proven to be a good supplement for boosting cardiovascular health. But glucosamine (commonly taken in combination with chondroitin) which is used for osteoarthritis, particularly in the knees, was found to be ineffective according to the 2006 GAIT study funded by the National Institutes of Health.

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